

Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002




2327287357

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Fay Servicing, LLC
Attn: Payment Processing
PO Box 3187
Carol Stream, IL 60132-3187

20171220-256

Send Correspondence to:
Fay Servicing, LLC
Attn: Customer Service Dept
PO Box 809441
Chicago, IL 60680-9441


Brian K Segal
223 WALTON ST
PORTLAND, ME 04103-3309



W_ME_RTC



8004957166

12/20/2017

Brian K Segal
223 WALTON ST
PORTLAND, ME 04103-3309

Loan Number:
Property Address: 44 Wardtown Rd
Freeport, ME 04032

NOTICE OF RIGHT TO CURE

Dear Brian K Segal:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan, on behalf of Wilmington Savings Fund Society FSB d/b/a Christiana Trust not individually but as trustee for Hilldale Trust (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 01/27/2018 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$46,599.76, which consists of the following:

Next Payment Due Date :	05/01/2012
Total Monthly Payments Due for 68 months:	\$41,969.27
Principal:	\$41,969.00
Interest:	\$28,862.37
Late Charges:	\$0.00
Other Charges:	Uncollected NSF Fees: \$0.00
	Other Fees: \$0.00
	Corporate Advance Balance: \$4,630.49
	Unapplied Balance: <u>(\$0.00)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$46,599.76

You can cure this default by making a payment of \$46,599.76 by 01/27/2018 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.



The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling 8004957166.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC at 8004957166 from Monday to Thursday 8:00am to 9:00pm CST Friday 8:30am to 5:00pm CST Saturday 10:00am to 4:00pm CST.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Fay Servicing, LLC to provide you with the total debt (or balance) due to Fay Servicing, LLC as of the date of this letter, which is \$74,710.67. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Fay Servicing, LLC from Monday to Thursday 8:00am to 9:00pm CST Friday 8:30am to 5:00pm CST Saturday 10:00am to 4:00pm CST.

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Fay Servicing, LLC is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty

(30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 8004957166 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC
440 S LaSalle St, Suite 2000
Chicago, IL 60605
8004957166



Agencies located in MAINE

Agency Name: BREAD OF LIFE MINISTRIES
Phone: 207-626-3434-202
Toll Free:
Fax:
Email: programdirector@mainebreadoflife.org
Address: 159 Water Street
 AUGUSTA, Maine 04330-4607
Website: www.mainebreadoflife.org

Agency Name: MAINE STATE HOUSING AUTHORITY
Phone: 207-626-4670
Toll Free: 800-452-4668
Fax: 207-626-4678
Email: dkjohnson@mainehousing.org
Address: 353 WATER STREET
 AUGUSTA, Maine 04330-4665
Website: http://www.mainehousing.org

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM
Phone: 207-974-2403
Toll Free: 800-424-0151
Fax: 207-973-3699
Email: hmassow@penquis.org
Address: 262 Harlow Street
 PO Box 1162
 BANGOR, Maine 04401-4952
Website: http://www.penquis.org

Agency Name: MIDCOAST MAINE COMMUNITY ACTION
Phone: 207-442-7963
Toll Free: 800-221-2221
Fax: 207-443-7447
Email: candice.carpenter@mmcacorp.org
Address: 34 Wing Farm Pkwy
 Bath, Maine 04530-1515
Website: http://www.midcoastmainecommunityaction.org

Agency Name: WALDO COMMUNITY ACTION PARTNERS
Phone: 207-338-6809
Toll Free:
Fax:
Email: N/A
Address: 9 Field St Ste 201
 Belfast, Maine 04915-6661
Website: http://waldocap.org

Agency Name: COASTAL ENTERPRISES, INCORPORATED
Phone: 207-504-5900
Toll Free: 877-340-2649
Fax:
Email: jason.thomas@ceimaine.org
Address: 30 Federal Street
 Suite 100
 BRUNSWICK, Maine 04011-1510
Website: http://www.ceimaine.org

Agency Name: TEDFORD HOUSING
Phone: 207-729-1161-100
Toll Free:
Fax:
Email: officemanager@tedfordhousing.org
Address: 14 Middle Street
 BRUNSWICK, Maine 04011-2400
Website: http://www.tedfordhousing.org

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-3347
Toll Free: 800-339-6516
Fax: 207-553-7778
Email: ndigeronimo@avestahousing.org
Address: 307 Cumberland Avenue
 PORTLAND, Maine 04101-4920
Website: www.avestahousing.org

Agency Name: CITY OF PORTLAND SHELTER
Phone: 207-482-5131
Toll Free:
Fax:
Email:
Address: 196 Lancaster Street
 PORTLAND, Maine 04101-2418
Website: n/a

Agency Name: COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@cflmaine.org
Address: 309 Cumberland Ave
 Suite 205
 PORTLAND, Maine 04101-4982
Website: www.cflme.org

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 477 Congress St Fl 5
 Portland, Maine 04101-3457
Website: http://www.moneymanagement.org

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED
Phone: 207-774-8211
Toll Free:
Fax: 207-828-2300
Email: nheald@ptla.org
Address: 88 Federal St
 PO Box 547
 PORTLAND, Maine 04101-4205
Website: http://www.ptla.org

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-768-3023-650
Toll Free: 800-432-7881
Fax: 207-768-3021
Email: jbaillargeon@acap-me.org
Address: 771 Main St
 PRESQUE ISLE, Maine 04769-2201
Website: www.acap-me.org

<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

V14226



Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-459-2903
Toll Free:
Fax: 207-490-5026
Email: Meaghan.Arzberger@yccac.org
Address: 6 Spruce Street
SANFORD, Maine 04073-2917
Website: <http://www.yccac.org>

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419
Toll Free:
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Square
SOUTH PARIS, Maine 04281-1533
Website: www.community-concepts.org

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 207-859-1500
Toll Free: 800-542-8227
Fax:
Email: N/A
Address: 07 Water St
Waterville, Maine 04901-6339
Website: <http://www.kvcap.org>

<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

V14226

Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002

PS form 3877
Type of Mailing:
CERTIFICATE OF MAILING
December 20, 2017



Line	Tracking Number	Name, Street & P.O. Address	Postage	Fee	Reference
1	2327289359	✕ Brian K Segal 223 WALTON ST PORTLAND, ME 04103-3309	\$0.670	\$0.39	
2	2327289360	✕ Brian K Segal 44 WARDTOWN RD FREEPORT, ME 04032-6806	\$0.670	\$0.39	
3	2327280361	✕ PATRICK O'DONACHUC 44 WARDTOWN RD FREEPORT, ME 04032-6806	\$0.670	\$0.39	
Totals			\$2.01	\$1.17	

Grand Total:

\$3.18

List Number of Pieces
Listed by Sender

3

Total Number of Pieces
Received at Post office

Postmaster:
Name of receiving employee

Dated:

Hasler

12/20/2017

US POSTAGE \$001.172



ZIP 85034

0651020



Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002



2327289360

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Fay Servicing, LLC
Attn: Payment Processing
PO Box 3187
Carol Stream, IL 60132-3187

20171220-256

Send Correspondence to:
Fay Servicing, LLC
Attn: Customer Service Dept
PO Box 809441
Chicago, IL 60680-9441

|||||
Brian K Segal
44 WARDTOWN RD
FREEPORT, ME 04032-6806



W_ME_RTC



8004957166

12/20/2017

Brian K Segal
 44 WARDTOWN RD
 FREEPORT, ME 04032-6806

Loan Number:
 Property Address: 44 Wardtown Rd
 Freeport, ME 04032

NOTICE OF RIGHT TO CURE

Dear Brian K Segal:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan, on behalf of Wilmington Savings Fund Society FSB d/b/a Christiana Trust not individually but as trustee for Hilldale Trust (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

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Other Charges:	Uncollected NSF Fees: \$0.00
	Other Fees: \$0.00
	Corporate Advance Balance: \$4,630.49
	Unapplied Balance: <u>(\$0.00)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$46,599.76

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Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling 8004957166.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

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Fay Servicing, LLC is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty

(30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfl/hcc/hcs.cfm>). You can also contact us toll-free at 8004957166 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfl/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC
440 S LaSalle St, Suite 2000
Chicago, IL 60605
8004957166



Agencies located in MAINE

Agency Name: BREAD OF LIFE MINISTRIES
Phone: 207-626-3434-202
Toll Free:
Fax:
Email: programdirector@mainebreadoflife.org
Address: 159 Water Street
 AUGUSTA, Maine 04330-4607
Website: www.mainebreadoflife.org

Agency Name: MAINE STATE HOUSING AUTHORITY.
Phone: 207-626-4670.
Toll Free: 800-452-4668
Fax: 207-626-4678
Email: dkjohnson@mainehousing.org
Address: 353 WATER STREET.
 AUGUSTA, Maine 04330-4665
Website: http://www.mainehousing.org

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM.
Phone: 207-974-2403
Toll Free: 888-424-0151
Fax: 207-973-3699
Email: hmassow@penquis.org
Address: 262 Harlow Street
 PO Box 1162
 BANGOR, Maine 04401-4952
Website: http://www.penquis.org

Agency Name: MIDCOAST MAINE COMMUNITY ACTION
Phone: 207-442-7963
Toll Free: 800-221-2221
Fax: 207-443-7447
Email: candice.carpenter@mmicacorp.org
Address: 34 Wing Farm Pkwy
 Bath, Maine 04530-1515
Website: http://www.midcoastmainecommunityaction.org

Agency Name: WALDO COMMUNITY ACTION PARTNERS
Phone: 207-338-6809
Toll Free:
Fax:
Email: N/A
Address: 9 Field St Ste 201
 Belfast, Maine 04915-6661
Website: http://waldocap.org

Agency Name: COASTAL ENTERPRISES, INCORPORATED
Phone: 207-504-5900
Toll Free: 877-340-2649
Fax:
Email: jason.thomas@ceimaine.org
Address: 30 Federal Street
 Suite 100
 BRUNSWICK, Maine 04011-1510
Website: http://www.ceimaine.org

Agency Name: TEDFORD HOUSING
Phone: 207-729-1161-100
Toll Free:
Fax:
Email: officemanager@tedfordhousing.org
Address: 14 Middle Street
 BRUNSWICK, Maine 04011-2400
Website: http://www.tedfordhousing.org

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-3347
Toll Free: 800-339-6510
Fax: 207-553-7778
Email: ndlgeronimo@avestahousing.org
Address: 307 Cumberland Avenue
 PORTLAND, Maine 04101-4920
Website: www.avestahousing.org

Agency Name: CITY OF PORTLAND SHELTER
Phone: 207-482-5131
Toll Free:
Fax:
Email:
Address: 196 Lancaster Street
 PORTLAND, Maine 04101-2418
Website: n/a

Agency Name: COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@cflmaine.org
Address: 309 Cumberland Ave
 Suite 205
 PORTLAND, Maine 04101-4982
Website: www.cflme.org

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 477 Congress St Fl 5
 Portland, Maine 04101-3457
Website: http://www.moneymanagement.org

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED
Phone: 207-774-8211
Toll Free:
Fax: 207-828-2300
Email: rheald@ptla.org
Address: 88 Federal St
 PO Box 547
 PORTLAND, Maine 04101-4205
Website: http://www.ptla.org

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-768-3023-650
Toll Free: 800-432-7881
Fax: 207-768-3021
Email: jbaillargeon@acap-me.org
Address: 771 Main St
 PRESQUE ISLE, Maine 04769-2201
Website: www.acap-me.org

<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

V14226



Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY.
Phone: 207-459-2903
Toll Free: ..
Fax: 207-490-5026.
Email: Meaghan.Arzberger@yccac.org
Address: 6 Spruce Street
SANFORD, Maine 04073-2917
Website: <http://www.yccac.org>

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419
Toll Free:
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Square
SOUTH PARIS, Maine 04281-1533
Website: www.community-concepts.org

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 207-859-1500.
Toll Free: 800-542-8227..
Fax:
Email: N/A
Address: 97 Water St
Waterville, Maine 04901-6339
Website: <http://www.kvcap.org>.

<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

V14226

Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002

PS form 3877
Type of Mailing:
CERTIFICATE OF MAILING
December 20, 2017



Line	Tracking Number	Name, Street & P.O. Address	Postage	Fee	Reference
1	2327289359	X Brian K Segal 223 WALTON ST PORTLAND, ME 04103-3300	\$0.670	\$0.39	
2	2327289360	2 Brian K Segal 44 WARDTOWN RD FREEPORT, ME 04032-6806	\$0.670	\$0.39	
3	2327280361	3 PATRICK O'DONACHUE 44 WARDTOWN RD FREEPORT, ME 04032-6806	\$0.070	\$0.39	
Totals			\$2.01	\$1.17	

Grand Total:

\$3.18

List Number of Pieces
Listed by Sender

3

Total Number of Pieces
Received at Post office

Postmaster:
Name of receiving employee

Dated:

Hasler

12/20/2017

US POSTAGE \$001.17²

ZIP 85034

2651030



Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002




2327289361

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO

Send Payments to:
Fay Servicing, LLC
Attn: Payment Processing
PO Box 3187
Carol Stream, IL 60132-3187

20171220-256

Send Correspondence to:
Fay Servicing, LLC
Attn: Customer Service Dept
PO Box 809441
Chicago, IL 60680-9441


PATRICK O'DONAGHUE
44 WARDTOWN RD
FREEPORT, ME 04032-6806



W_ME_RTC



8004957166

12/20/2017

PATRICK O'DONAGHUE
44 WARDTOWN RD
FREEPORT, ME 04032-6806

Loan Number:
Property Address: 44 Wardtown Rd
Freeport, ME 04032

NOTICE OF RIGHT TO CURE

Dear PATRICK O'DONAGHUE:

You are hereby provided formal notice by Fay Servicing, LLC, the Servicer of the above-referenced loan, on behalf of Wilmington Savings Fund Society FSB d/b/a Christiana Trust not individually but as trustee for Hilldale Trust (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 01/27/2018 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Fay Servicing, LLC may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Fay Servicing, LLC or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$46,599.76, which consists of the following:

Next Payment Due Date:	05/01/2012
Total Monthly Payments Due for 68 months:	\$41,969.27
Principal:	\$41,969.00
Interest:	\$28,862.37
Late Charges:	\$0.00
Other Charges:	Uncollected NSF Fees: \$0.00
	Other Fees: \$0.00
	Corporate Advance Balance: \$4,630.49
	Unapplied Balance: (\$0.00)
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$46,599.76

You can cure this default by making a payment of \$46,599.76 by 01/27/2018 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.



The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Fay Servicing, LLC
PO Box 88009
Chicago, IL 60680-1009

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling 8004957166.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Fay Servicing, LLC at 8004957166 from Monday to Thursday 8:00am to 9:00pm CST Friday 8:30am to 5:00pm CST Saturday 10:00am to 4:00pm CST.

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Fay Servicing, LLC to provide you with the total debt (or balance) due to Fay Servicing, LLC as of the date of this letter, which is \$74,710.67. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Fay Servicing, LLC from Monday to Thursday 8:00am to 9:00pm CST Friday 8:30am to 5:00pm CST Saturday 10:00am to 4:00pm CST.

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

Fay Servicing, LLC is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty

(30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Fay Servicing, LLC.

Attention Servicemembers and Dependents: Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Fay Servicing, LLC immediately. When contacting Fay Servicing, LLC as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource (www.militaryonesource.mil; 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at 8004957166 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Fay Servicing, LLC
440 S LaSalle St, Suite 2000
Chicago, IL 60605
8004957166



Agencies located in MAINE

Agency Name: BREAD OF LIFE MINISTRIES
Phone: 207-626-3434-202
Toll Free:
Fax:
Email: programdirector@mainebreadoflife.org
Address: 159 Water Street
 AUGUSTA, Maine 04330-4607.
Website: www.mainebreadoflife.org

Agency Name: MAINE STATE HOUSING AUTHORITY.
Phone: 207-626-4670
Toll Free: 800-452-4668
Fax: 207-626-4678
Email: dkjohnson@mainehousing.org
Address: 353 WATER STREET.
 AUGUSTA, Maine 04330-4665.
Website: http://www.mainehousing.org

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM
Phone: 207-974-2403
Toll Free: 888-424-0151
Fax: 207-973-3699
Email: hmassow@penquis.org
Address: 262 Harlow Street
 P.O. Box 1162
 BANGOR, Maine 04401-4952
Website: http://www.penquis.org

Agency Name: MIDCOAST MAINE COMMUNITY ACTION
Phone: 207-442-7963
Toll Free: 800-221-2221
Fax: 207-443-7447
Email: candice.carpenter@mmcacorp.org
Address: 34 Wing Farm Pkwy
 Bath, Maine 04530-1515
Website: http://www.midcoastmainecommunityaction.org

Agency Name: WALDO COMMUNITY ACTION PARTNERS
Phone: 207-338-6809
Toll Free:
Fax:
Email: N/A
Address: 9 Field St Ste 201
 Belfast, Maine 04915-6661
Website: http://waldocap.org

Agency Name: COASTAL ENTERPRISES, INCORPORATED.
Phone: 207-504-5900
Toll Free: 877-340-2649
Fax:
Email: jason.thomas@ceimaine.org
Address: 30 Federal Street
 Suite 100
 BRUNSWICK, Maine 04011-1510
Website: http://www.ceimaine.org

Agency Name: TEDFORD HOUSING
Phone: 207-729-1161-100
Toll Free:
Fax:
Email: officemanager@tedfordhousing.org
Address: 14 Middle Street
 BRUNSWICK, Maine 04011-2400
Website: http://www.tedfordhousing.org

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION
Phone: 207-553-7780-3347.
Toll Free: 800-339-6516
Fax: 207-553-7778
Email: ndlgeronimo@avestahousing.org
Address: 307 Cumberland Avenue
 PORTLAND, Maine 04101-4920
Website: www.avestahousing.org

Agency Name: CITY OF PORTLAND SHELTER
Phone: 207-482-5131
Toll Free:
Fax:
Email:
Address: 196 Lancaster Street
 PORTLAND, Maine 04101-2418
Website: n/a

Agency Name: COMMUNITY FINANCIAL LITERACY
Phone: 207-797-7890
Toll Free:
Fax:
Email: crwaganje@cflmaine.org
Address: 309 Cumberland Ave
 Suite 205
 PORTLAND, Maine 04101-4982
Website: www.cflme.org

Agency Name: MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND
Phone: 866-232-9080
Toll Free: 866-232-9080
Fax: 866-921-5129
Email: counselinginfo@moneymanagement.org
Address: 477 Congress St Fl 5
 Portland, Maine 04101-3457
Website: http://www.moneymanagement.org

Agency Name: PINE TREE LEGAL ASSISTANCE, INCORPORATED.
Phone: 207-774-8211.
Toll Free:
Fax: 207-828-2300
Email: nheald@ptla.org
Address: 88 Federal St
 P.O. Box 547
 PORTLAND, Maine 04101-4205
Website: http://www.ptla.org

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-768-3023-650
Toll Free: 800-432-7881
Fax: 207-768-3021
Email: jballlargeon@acap-me.org
Address: 771 Main St
 PRESQUE ISLE, Maine 04769-2201
Website: www.acap-me.org

<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

V14226



Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY.
Phone: 207-459-2903
Toll Free:
Fax: 207-490-5026
Email: Meaghan.Arzberger@yccac.org
Address: 6 Spruce Street
SANFORD, Maine 04073-2917
Website: <http://www.yccac.org>

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419.
Toll Free:
Fax: 207-795-4069.
Email: homequest@community-concepts.org
Address: 17 Market Square
SOUTH PARIS, Maine 04281-1533
Website: www.community-concepts.org

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 207-859-1500.
Toll Free: 800-542-8227.
Fax:..
Email: N/A
Address: 97 Water St.
Waterville, Maine 04901-6339.
Website: <http://www.kvcap.org>

<http://hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

V14226

Fay Servicing, LLC
PO Box 9002
Temecula, CA 92589-9002

PS form 3877
Type of Mailing:
CERTIFICATE OF MAILING
December 20, 2017



Line	Tracking Number	Name, Street & P.O. Address	Postage	Fee	Reference
1	2327289359	X Brian K Segal 223 WALTON ST PORTLAND, ME 04103-3309	\$0.670	\$0.39	
2	2327289360	Brian K Segal 44 WARDTOWN RD FREEPORT, ME 04032-6806	\$0.670	\$0.39	
3	2327289361	Patrick O'Donaghue 44 WARDTOWN RD FREEPORT, ME 04032-6806	\$0.670	\$0.39	
Totals			\$2.01	\$1.17	
			Grand Total:		\$3.18

List Number of Pieces
Listed by Sender

3

Total Number of Pieces
Received at Post office

Postmaster:
Name of receiving employee

Dated:
[Signature]

Hasler

12/20/2017

US POSTAGE \$001.17²



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2651020

